

SCHIFF HOME; OPTIMISTIC
Thinks Recent Stock Declines Result of Manipulation.
EUROPE WILL NEED GRAIN
Banker Deprecates Talk of Serious Labor Trouble on Harriman Lines.

Jacob H. Schiff, head of the banking house of Kuhn, Loeb & Co., returned from Europe yesterday on the steamer Kaiserin Augusta Victoria. He said that with the exception of two or three weeks spent in London and Berlin he had kept away from the large centers, and in consequence was not well qualified to express himself upon immediate affairs, but said he was optimistic regarding business conditions for the future, both here and in Europe.

Mr. Schiff deprecated talk of serious labor trouble occurring on the Harriman lines. He said that underlying conditions here, so far as known to him, were favorable, and that he did not look with apprehension upon the recent considerable decline in stock values. He ventured the opinion that this decline was to a great extent simply a consequence of the unjustified and unwise attempts earlier in the summer to advance prices of stocks through speculative manipulation in the face of the destructive Standard Oil and Tobacco decisions.

The crop outlook abroad was gloomy, said Mr. Schiff, owing to the excessive heat and the long absence of rain that had prevailed throughout Europe, and it was expected that large supplies of grain would be required from the United States.

Speaking of Germany, where he spent a considerable part of his time, Mr. Schiff declared that he was particularly optimistic regarding the financial and business conditions in that country. He found considerable commercial and industrial activity and expansion there, he added, and the country's wealth appeared to be on the increase. In Germany, he said, the law and the government were in favor of industrial combination, and trade and commerce got every encouragement to expand, and were neither harassed nor stifled by vexatious governmental methods. Labor legislation there, he added, sought to protect alike employer and employee, and he expressed the belief that America could learn considerable from a careful study of Germany's economic methods, particularly the manner in which she dealt with labor problems.

When he left England, Mr. Schiff asserted, the country was in the throes of the great railway and dock laborers' strike, the consequences of which, he thought, would, even though a settlement had since been reached, be far-reaching in their effect upon industrial conditions there.

William H. Truesdale, president of the Delaware, Lackawanna & Western Railroad Company, was a fellow passenger with Mr. Schiff. He said he had been in Europe on a pleasure trip, motorized, through France and England, and had kept away from the large cities as much as possible on account of the labor trouble. He said he thought there was justification for the strikes in Great Britain, but expressed great surprise when told about the threatened strike of shompen on the Harriman line.

"I don't know what they want to strike for," he said. "They ought to know what wages men are getting on the other side."

Mr. Truesdale said he believed that the United States government was unwarranted and unfortunate. He said he was unable to discuss general business conditions, as he had not been keeping in touch with them while abroad.

KNOCKS DOWN CONDUCTOR
Passenger Also Hits Policeman After Row Over Fare.

Peter Leckie, a caretaker, No. 233 Fifth avenue, knocked a Madison avenue car conductor down yesterday when the conductor insisted he had not paid his fare, and then fought with Patrolman Kreutzer all the way to the East 22d street station.

Kreutzer advised the man to pay his fare, and Leckie threw a nickel across the street and told the conductor to run for it. Kreutzer then arrested him. In the station Leckie hit Kreutzer several times, but was finally put in a cell. He was charged with assault.

HEART DISEASE KILLED DIX
Coroner's Physician Returns Certificate on Sudden Death of Novelist.

Coroner's Physician Lehane returned yesterday a certificate of natural death in the case of Edwin A. Dix, the novelist, who died in Gramercy Park Thursday night and was not identified until his brother saw the body at the morgue the following morning.

There was a severe bruise on Mr. Dix's right cheek when he was picked up, but Dr. Larkin held this to have resulted from the fall, giving heart disease as the cause of death. The body was removed to the home of Mr. Dix's brother, William F. Dix, secretary of the Mutual Life Insurance Company, in East Orange, for burial.

TO FORM NEW HARDWARE CO.
Committee Announces Its Plans for Simmons Concern.

W. D. Simmons, president of the Simmons Hardware Company of St. Louis, announced to the stockholders yesterday a plan for the reorganization of the company's finances formulated by a committee including James G. Cannon, president of the Fourth National Bank of this city; E. C. Simmons and James E. Smith.

The plan calls for the organization of a new company, to be called the Simmons Hardware Company, with \$7,500,000 capital stock, consisting of equal amounts of common and 6 per cent cumulative preferred stock. The present company has a capital of \$1,500,000, consisting of three classes of stock as follows: \$1,000,000 6 per cent first cumulative preferred, \$1,000,000 8 per cent second cumulative preferred, and \$1,500,000 common stock on which 7 per cent a year has been paid for several years.

Two distinct propositions are made to each class of stockholders for the exchange of their securities for stock in the new company as follows:

For each share of first preferred stock of the present company, one share of new preferred stock and one-half share of new common stock, or one and one-quarter shares of new preferred stock.

For each share of second preferred stock of the old company, one share of new preferred and one-half share of new common, or one and one-quarter shares of new preferred. For each share of old common stock, one-half share of new preferred and one and one-half shares of new common, or one and one-quarter shares of new preferred stock.

In addition, each depositing stockholder is to receive a sum in cash equal to the dividends accrued on his deposited stock from the date of the payment of the last dividend to the date from which dividends will accrue on the new stock.

It is pointed out to the stockholders that, owing to the limitations imposed by the Missouri laws, the present company is restrained from owning any of its branches, which are held by stockholders, while the incorporation of the new company will enable it to acquire the branches and expand its business.

FORECLOSURE SALE GOES ON
Properties of Hudson River Electric Co. Released by Court Order.

Judge Lacombe, of the United States Circuit Court, granted a motion yesterday to vacate the order of supersedeas which had been issued by him on August 19 and had acted as a stay of the foreclosure sale of the franchise and properties of the Hudson River Electric Power Company and several kindred corporations.

As the order of supersedeas was granted to the National Contracting Company, a judgment creditor, to give it an opportunity for an appeal from the decree directing the foreclosure sale, Judge Lacombe gave leave to that company to apply to a judge in the Northern District of New York for an amendment to the decree by which a sum sufficient to meet the appellant's claim should be reserved from the proceeds of the sale.

The companies involved in the foreclosure sale are the Hudson River Electric Power Company, Hudson River Water Power Company, Hudson River Electric Company, Hudson River Power Transmission Company, Ballston Spa Light and Power Transmission Company, Saratoga Gas, Electric Light & Power Company, Empire State Power Company and Madison County Gas and Electric Company. The sale of the properties controlled by these companies has been advertised for August 29 and 30 at Ballston Spa, N. Y.

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A Ready Reference List Showing Location, Number of Rooms and Rent, Which Will Save the Apartment Hunter Many Tiresome Trips.

INFORMATION FOR THE BUSY PERSON AT A GLANCE

Two-Room Apartment.		Six-Room Apartments.	
EAST SIDE.		WEST SIDE.	
12 E. 48th st.	\$1,500	Bordeaux, Riverside Drive and 127th st.	\$800
Three-Room Apartment.		Clarence, 212 W. 93d st.	750
EAST SIDE.		Clarence, 212 W. 93d st.	750
471 Park ave.	\$1,400	Clarence, 212 W. 93d st.	750
Six-Room Apartment.		Clarence, 212 W. 93d st.	750
EAST SIDE.		Clarence, 212 W. 93d st.	750
The Southfield, 145 E. 55th st.	\$1,800	Clarence, 212 W. 93d st.	750
Eight-Room Apartment.		Clarence, 212 W. 93d st.	750
EAST SIDE.		Clarence, 212 W. 93d st.	750
Hanover, Park ave. and 82d st.	\$1,500	Clarence, 212 W. 93d st.	750
Nine-Room Apartment.		Clarence, 212 W. 93d st.	750
EAST SIDE.		Clarence, 212 W. 93d st.	750
Motor, 77 E. 98th st.	\$1,500	Clarence, 212 W. 93d st.	750
Ten-Room Apartment.		Clarence, 212 W. 93d st.	750
EAST SIDE.		Clarence, 212 W. 93d st.	750
12 E. 87th st.	\$5,000	Clarence, 212 W. 93d st.	750
Eleven-Room Apartment.		Clarence, 212 W. 93d st.	750
EAST SIDE.		Clarence, 212 W. 93d st.	750
771 Madison ave.	\$6,000	Clarence, 212 W. 93d st.	750
Fourteen-Room Apartment.		Clarence, 212 W. 93d st.	750
EAST SIDE.		Clarence, 212 W. 93d st.	750
The Verona, 32 E. 64th st.	\$7,000	Clarence, 212 W. 93d st.	750
Two-Room Apartments.		Clarence, 212 W. 93d st.	750
WEST SIDE.		Clarence, 212 W. 93d st.	750
Wilton, Apt. 601 W. 104th st. cor. B'way	\$500	Clarence, 212 W. 93d st.	750
Studer Court, N. 508 W. 177th st.	500	Clarence, 212 W. 93d st.	750
Schuyler Arms, 307 W. 95th st.	500	Clarence, 212 W. 93d st.	750
The Oakdale, 36-38 W. 35th st.	500	Clarence, 212 W. 93d st.	750
The Waltham, 101 W. 115th st.	1,000	Clarence, 212 W. 93d st.	750
24 W. 45th st. (bachelors).	1,000	Clarence, 212 W. 93d st.	750
Three-Room Apartments.		Clarence, 212 W. 93d st.	750
WEST SIDE.		Clarence, 212 W. 93d st.	750
Ashford, 181 Cathedral Parkway.	\$480	Clarence, 212 W. 93d st.	750
Patience Court, 3120 Broadway.	420	Clarence, 212 W. 93d st.	750
600-302 W. 45th st. near Broadway.	480	Clarence, 212 W. 93d st.	750
Oregon, 44th st. and Convent ave.	1,000	Clarence, 212 W. 93d st.	750
Sound View, 140th st. and Convent ave.	340	Clarence, 212 W. 93d st.	750
Four-Room Apartments.		Clarence, 212 W. 93d st.	750
WEST SIDE.		Clarence, 212 W. 93d st.	750
Robert Fulton Court, 450 W. 156th st.	\$500	Clarence, 212 W. 93d st.	750
Campus, 39-41 Claremont ave.	540	Clarence, 212 W. 93d st.	750
Heathcote Hall, 409 W. 114th st.	540	Clarence, 212 W. 93d st.	750
Amesbury Hall, 401 W. 115th st.	540	Clarence, 212 W. 93d st.	750
Gerard, 527 W. 121st st.	540	Clarence, 212 W. 93d st.	750
The Nathan, 101 W. 115th st.	540	Clarence, 212 W. 93d st.	750
151st st.	540	Clarence, 212 W. 93d st.	750
The Onions, s. w. cor. B'way and 130th st.	540	Clarence, 212 W. 93d st.	750
Paul Revere, 147th st. and Convent ave.	600	Clarence, 212 W. 93d st.	750
Hoboken, 147th st. and Convent ave.	600	Clarence, 212 W. 93d st.	750
Nicholas ave.	540	Clarence, 212 W. 93d st.	750
Heatherell Court, s. w. cor. 170th st. and Broadway.	540	Clarence, 212 W. 93d st.	750
Englewood, 718 W. 177th st.	420	Clarence, 212 W. 93d st.	750
Robertwood, 717 W. 177th st.	420	Clarence, 212 W. 93d st.	750
Continental, 4180 B'way and 177th st.	420	Clarence, 212 W. 93d st.	750
Chimney Hall, 501 W. 143d st.	750	Clarence, 212 W. 93d st.	750
Yorkville, 725th st. and B'way.	600	Clarence, 212 W. 93d st.	750
Putnam Court, 150 W. 104th st.	480	Clarence, 212 W. 93d st.	750
Harriet, 1 W. 127th st.	480	Clarence, 212 W. 93d st.	750
Marc Antony, 214 Cathedral Parkway	500	Clarence, 212 W. 93d st.	750
The Paterno, Riverside Drive and 110th st.	750	Clarence, 212 W. 93d st.	750
Five-Room Apartments.		Clarence, 212 W. 93d st.	750
WEST SIDE.		Clarence, 212 W. 93d st.	750
Roxbury, B'way and 122d st.	\$600	Clarence, 212 W. 93d st.	750
Ponchartrant, 312 W. 109th st.	500	Clarence, 212 W. 93d st.	750
Annisson, 281 Edgecombe ave.	540	Clarence, 212 W. 93d st.	750
Stam, 515 W. 124th st.	540	Clarence, 212 W. 93d st.	750
Phaeton, 559 W. 112th st.	540	Clarence, 212 W. 93d st.	750
Belmont, 210 W. 113th st.	540	Clarence, 212 W. 93d st.	750
Esperanto, 220 W. 105th st.	540	Clarence, 212 W. 93d st.	750
Peter Minuti, 25 Claremont ave.	500	Clarence, 212 W. 93d st.	750
The Malvern, 47 Claremont ave.	500	Clarence, 212 W. 93d st.	750
Norman, 37-40 W. 98d st.	750	Clarence, 212 W. 93d st.	750
Reed House, 121st st. and B'way.	540	Clarence, 212 W. 93d st.	750
Grand View, 155th and St. Nicholas ave.	420	Clarence, 212 W. 93d st.	750
Dallas Court, B'way and 144th st.	420	Clarence, 212 W. 93d st.	750
Grand View, 155th and St. Nicholas ave.	420	Clarence, 212 W. 93d st.	750
Flora Villa, 610 W. 119th st.	420	Clarence, 212 W. 93d st.	750
Hampton Court, 245 W. 106th st.	600	Clarence, 212 W. 93d st.	750
Huntingfield, 617 W. 110th st.	600	Clarence, 212 W. 93d st.	750
Pinecroft, 208 W. 92d st.	600	Clarence, 212 W. 93d st.	750
Admission, B'way and 90th st.	1,100	Clarence, 212 W. 93d st.	750
Elwood, s. w. cor. 140th st. and B'way	1,100	Clarence, 212 W. 93d st.	750
Konrad, 601 W. 142d st.	600	Clarence, 212 W. 93d st.	750

Willow Furniture Prizes
Are Unique, Attractive and Useful



Twenty-Six Willow Furniture Prizes in
The Tribune's Towns and Cities Contest

The Willow Furniture Prizes, which have been purchased from the Walter J. Brennan Company, formerly the Carey-Brennan Company, of No. 437 Lexington avenue, comprise the very latest, unique and artistic effects in willow furniture manufacture. There are twenty-six prizes in all. Ten Gentlemen's Oxford Smoking Chairs at \$1 each; ten George Ladies' Rockers at \$10 each; two beautiful and artistically made Ladies' Desks at \$40 each; four unique and very pretty designed Magazine Baskets at \$5 each, and two very attractive seven-piece suits, handsomely finished in white enamel, upholstered in finest quality English Chintz, at \$100 per suit.

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It is with the keen appreciation and the strong appeal that Willow Furniture makes to the modern housekeeper that the Contest Department of The New York Tribune contracted for so many prizes with the Walter J. Brennan Company of No. 437 Lexington Avenue, formerly the Carey-Brennan Company. The color effect in the Willow Furniture is of the most delicate and artistic. The use of willow furniture inside of the home, whether one dwells in a lavish mansion or modest farmhouse with the most tasteful surroundings.

Like the reeds of willow from which it is made, willow furniture "just grows" in the hands of skilled willow workers who are recruited from Austria and Poland, where the willow is one of the national trades.

The Walter J. Brennan Company makes a specialty of manufacturing individual pieces or suits along absolutely unique and original lines. Every piece of furniture produced by this firm is hand made of standard pattern.

These Prizes Are on Exhibition at
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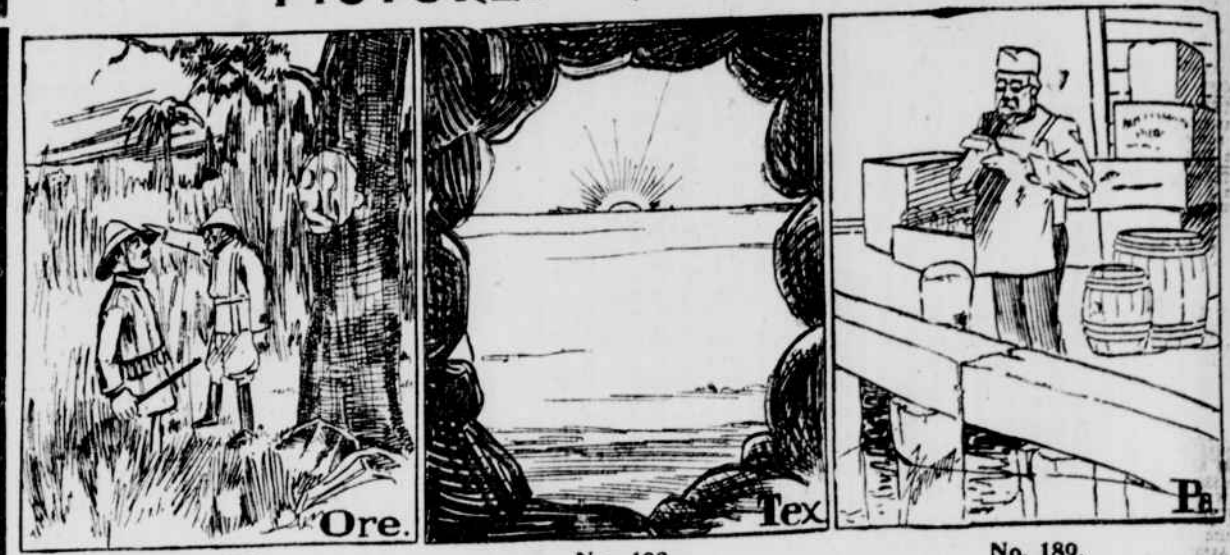
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New-York Tribune's Towns and Cities Contest
\$15,000---IN MORE THAN 1,000 PRIZES

WHAT TOWNS OR CITIES DO THESE PICTURES REPRESENT?



No. 187. No. 188. No. 189.

The coupon upon which contestants are required to write their answers appears on Page 2 each day of the contest.

It is not necessary to send the pictures. Answers only are required. Do not send answers until the last three illustrations have appeared.

Only Four More Trios of Puzzles
August 31st Marks Date of Last Pictures

Contestants Will Have Until September 14th, Midnight, to Deposit or Mail Answers.

Tribune's Contest Catalogue
Great Aid to Contestants

WITH The Tribune's Contest Catalogue, which contains all of the correct names of the towns and cities to be illustrated, and which is the only official and authentic reference for contestants' use in the contest, the puzzle pictures are extremely easy to solve. For quick reference the names of the towns and cities are classified alphabetically under the states in which they are located.

The Catalogue CAN BE HAD ONLY AT THE OFFICE OF THE TRIBUNE. The price is 25 cents at the office. By mail, 30 cents. Mail orders should be addressed to THE CONTEST MANAGER, NEW-YORK TRIBUNE, New York City.

154 Nassau St., New York City.

In remitting stamps contestants are requested to enclose them in wax paper to prevent gumming.

THE TRIBUNE'S Towns and Cities Contest is nearing its close. There are only FOUR MORE TRIOS OF PUZZLE PICTURES to appear. Next Thursday, August 21, marks the date of publication for the last installment of pictures.

If you intend to enter it is time that you began. Of course, because there are only four more days or more trios of puzzle pictures does not mean that there will be only four more days in which to enter and solve the puzzles.

After the last trio of puzzle pictures appears there will be twelve days' time during which contestants may secure extra numbers and prepare their sets of answers. Thus any one, anywhere, may enter up to and including the last day of the twelve-day time limit. However, all answers must be delivered at the Contest Department of The New-York Tribune on or before the hour of midnight on September 12, or bear the postmark of mailing of not later than that hour and date.

Of course, if you are going to enter the Contest you will realize the advantage of doing it now, while you still have enough time to solve one of the earlier pictures and the few instances which are yet to appear. If you enter today and solve all of the pictures you will get quick action upon your work, as you will not be compelled to wait very long before you know the results of what you have accomplished. And the work is extremely interesting and fascinating.

The puzzle pictures are, of course, getting harder. Naturally, that would be so, or this would not be very much of a competition. Yet it is true that in many cases the puzzle pictures have been set hard for one contestant are easy for another, and those that seem easy for the majority of contestants may prove to be the most difficult.

Anyway, if you are one who has not yet entered and think you feel reluctant because the puzzle pictures now appearing strike you as being difficult to solve, here is a valuable tip.

The Tribune's Contest Catalogue, which you can secure either by mail or at The Tribune Office, and as announced herewith, contains all of the correct names represented by the Towns and Cities Puzzle Pictures. The State in which the name of the Town and City is located appears upon each puzzle picture. In order to solve the puzzles correctly you only need to scan over the names listed under the State represented by the picture in the Contest Catalogue, and if you will apply yourself diligently and earnestly for a few hours' time you will satisfy yourself that you can answer a greater majority of the pictures correctly.

It should be understood that while it is possible it is not very probable that any one contestant will answer all of the names of the Towns and Cities Puzzle Pictures correctly. Therefore, those who enter now may be more careful in solving the pictures and may secure a higher percentage of accuracy than many contestants who have followed the contest from its very beginning and think that they know each and every picture correctly.

To enter the Contest you need only to secure the back numbers, which may be had at the office of The New-York Tribune, No. 154 Nassau Street, or by mail, and as specified at the foot of this announcement.

Read over the rules carefully. You will find them simple and effective. Look over the list of wonderful prizes, and above all, secure and look over a copy of the Contest Catalogue.

If you will do these three things you will not be compelled to wait very long before you know the results of what you have accomplished.

Have Your Nearest Newsdealer Begin to Serve You with a Copy of The Tribune Every Day and Enter the Contest Now.

Back numbers may be had at the office of The Tribune, 154 Nassau St. The price in New York City, Jersey City and Hoboken is one cent for the Daily and five cents for the Sunday; elsewhere two cents for the Daily and five cents for the Sunday. Where back numbers are ordered by mail one cent additional for every ten numbers should be remitted for postage. All of the back numbers from June 26 to date will be mailed to any address in greater New York upon receipt of \$1.05. Outside of greater New York, Jersey City and Hoboken the price is \$1.25.

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